

**Marie-Ann Greenberg, Esquire
Chapter 13 Standing Trustee**

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30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550

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November 28, 2023

For Payments Only:

PO BOX 520
MEMPHIS, TN 38101-0520

**Re: Standing Trustee's Notice of Distribution
Case No: 22-19651**

On May 25, 2023 the above-referenced case was confirmed. Subsequently, all of the creditors and attorney fees, if any, were set up on our database so that we can commence distribution to the parties in the near future.

Attached is a case report for your review. IT IS YOUR RESPONSIBILITY to review this report and ensure that you are in agreement with the information contained on the report. We strongly suggest that you compare this report against the claims registry and docket. If you are not in agreement, you need to notify us in writing within five (5) days of the docketing of this information and/or file the appropriate motion with the court.

A copy of the Chapter 13 Standing Trustee's Policies regarding Proofs of Claim may be found on our website at <http://www.magtrustee.com>.

Marie-Ann Greenberg, Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF NOVEMBER 28, 2023

Chapter 13 Case # 22-19651

Atty: RUSSELL L LOW ESQ

Re: JUAN F ESPINAL
MARIA L ESPINAL
66 SENECA AVENUE
DUMONT, NJ 07628

PLEASE SEE SUMMARY SECTION FOR ESTIMATED BALANCE TO COMPLETE.

NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$36,646.65

RECEIPTS (Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
01/06/2023	\$150.00	8923620000	02/03/2023	\$150.00	8979287000
03/10/2023	\$150.00	9048500000	04/14/2023	\$634.17	9111695000
06/13/2023	\$634.17	9219063000	09/25/2023	\$634.17	9395864000
10/02/2023	\$634.14	9408892000	10/19/2023	\$660.00	9439653000
11/21/2023	\$660.00	9493249000			
Total Receipts: \$4,306.65 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$4,306.65					

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			298.40	
ATTY	ATTORNEY	ADMIN	3,750.00	100.00%	2,793.85	956.15
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AFFIRM, INC.	UNSECURED	0.00	*	0.00	
0003	BANK OF AMERICA	UNSECURED	0.00	*	0.00	
0004	CAPITAL ONE BANK (USA), N.A.	UNSECURED	2,169.08	*	0.00	
0005	CAPITAL ONE AUTO FINANCE	UNSECURED	0.00	*	0.00	
0006	CAVALRY SPV I LLC	SECURED	1,243.32	100.00%	0.00	
0007	CITIBANK/THE HOME DEPOT	UNSECURED	0.00	*	0.00	
0008	MIDLAND CREDIT MANAGEMENT INC	UNSECURED	921.61	*	0.00	
0009	CAVALRY SPV I LLC	SECURED	1,833.65	100.00%	0.00	
0010	UNITED STATES TREASURY/IRS	SECURED	26,209.82	100.00%	0.00	
0011	KOHL'S/CAPITAL ONE	UNSECURED	0.00	*	0.00	
0012	MIDLAND FUND	UNSECURED	0.00	*	0.00	
0013	MIDLAND FUNDING, LLC	UNSECURED	0.00	*	0.00	
0014	MUNICIPAL CREDIT UNION	UNSECURED	0.00	*	0.00	
0015	MIDLAND FUNDING	UNSECURED	0.00	*	0.00	
0016	NEW JERSEY DIVISION OF TAXATION	PRIORITY	0.00	100.00%	0.00	
0017	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	1,014.98	*	0.00	

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
0019	SELECT PORTFOLIO SERVICING INC	(NEW) Prepetition /	2,771.39	100.00%	0.00	
0020	SLS/EQUITY	UNSECURED	0.00	*	0.00	
0021	SYNCB/CARE CREDIT	UNSECURED	0.00	*	0.00	
0022	SYNCHRONY BANK	UNSECURED	0.00	*	0.00	
0023	SYNCHRONY BANK/ OLD NAVY	UNSECURED	0.00	*	0.00	
0024	SYNCHRONY BANK/CARECREDIT	UNSECURED	0.00	*	0.00	
0025	SYNCHRONY BANK/GAP	UNSECURED	0.00	*	0.00	
0026	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	1,554.74	*	0.00	
0028	TARGET NB	UNSECURED	0.00	*	0.00	
0029	TOYOTA FINANCIAL SERVICES	UNSECURED	0.00	*	0.00	
0030	TOLLS BY MAIL PAYMENT PROCESSING	UNSECURED	0.00	*	0.00	
0032	VIOLATIONS PROCESSING CENTER	UNSECURED	0.00	*	0.00	
0035	BANK OF AMERICA	UNSECURED	0.00	*	0.00	
0036	BANK OF AMERICA	UNSECURED	0.00	*	0.00	
0037	CAPITAL ONE	UNSECURED	0.00	*	0.00	
0038	CAVALRY PORTFOLIO SERVICES	UNSECURED	0.00	*	0.00	
0039	KOHL'S/CAPITAL ONE	UNSECURED	0.00	*	0.00	
0040	MIDLAND FUND	UNSECURED	0.00	*	0.00	
0041	MIDLAND FUNDING	UNSECURED	0.00	*	0.00	
0042	MIDLAND FUNDING, LLC	UNSECURED	0.00	*	0.00	
0043	MIDLAND FUNDING, LLC	UNSECURED	0.00	*	0.00	
0044	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	586.01	*	0.00	
0045	SYNCHRONY BANK	UNSECURED	0.00	*	0.00	
0046	TOYOTA FINANCIAL SERVICES	UNSECURED	0.00	*	0.00	
0047	LVNV FUNDING LLC	UNSECURED	843.98	*	0.00	

Total Paid: \$3,092.25

See Summary

LIST OF PAYMENTS TO CLAIMS (Please Read Across)

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SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: November 28, 2023.

Receipts: \$4,306.65 - Paid to Claims: \$0.00 - Admin Costs Paid: \$3,092.25 = Funds on Hand: \$1,214.40

Base Plan Amount: \$36,646.65 - Receipts: \$4,306.65 = Total Unpaid Balance: **\$32,340.00

****NOTE:** THIS IS AN APPROXIMATE BALANCE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.